Certificate Number: 15317-PAE-DE-036601665

Bankruptcy Case Number: 19-12338



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 7, 2022, at 7:13 o'clock PM PDT, Gena L Frasier completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 7, 2022 By: /s/Carlo Gollayan

Name: Carlo Gollayan

Title: Counselor